In re: Holly K McClure-Larson Debtor

Case No. 18-25031-svk Chapter 13

### CERTIFICATE OF NOTICE

District/off: 0757-2 User: vml Page 1 of 1 Date Rcvd: May 22, 2018 Form ID: 309I Total Noticed: 17

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on

May 24, 2018. 3632 E Underwood ave, Cudahy, WI 53110-1933 db +Holly K McClure-Larson, PO Box 3170, Oshkosh, WI 03200 Cincinnati, OH 45236-4197 Rebecca R. Garcia, Chapter 13 Trustee, tr 7755 Montogomery Rd, 10530043 +Axcess Financial, 10530044 Milwaukee, WI 53207-1570 +Capitol Real Eastate Management, 347 E Lincoln Ave, +Dept of Ed / 582 / Nelnet, Attn: Claims, Po Box 82505, Lince +Mitchell Bank, 1039 W. Mitchell St., Milwaukee, WI 53204-3308 10530046 Lincoln, NE 68501-2505 10530048 10530050 +Reunion Student Loan Finance Corporation, Attn: Bankruptcy, 105 1st Ave Sw, Aberdeen, SD 57401-4104 10530051 Special Procedures Unit, Wisconsin Department of Revenue, Madison, WI 53708-8901 Fitle Max, 7250 N. 76th St., Milwaukee, WI 53223-4502 10530052 +Title Max, 235 W Layton Ave, Milwaukee, WI 53207-5925 10530053 +WI Title Loan, Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. Michael S. Georg, E-mail/Text: georg42370@gmail.com May 23 2018 01:15:04 aty Debt Advisors, S.C., 2600 N. Mayfair Road, **#700**, Milwaukee, WI 53226 Wisconsin Department EDI: WISCDEPREV.COM May 23 2018 05:08:00 smg Of Revenue, Special Procedures Unit, P.O. Box 8901, Madison, WI 53708-8901 +E-mail/Text: ustpregion11.mi.ecf@usdoj.gov May 23 2018 01:16:05 Office of the U. S. Trustee, ust 517 East Wisconsin Ave., Room 430, Milwaukee, WI ! E-mail/Text: ebn@americollect.com May 23 2018 01:16:22 Milwaukee, WI 53202-4510 10530042 Americollect, Po Box 1566, 1851 South Alverno Road, Manitowoc, WI 54221 +EDI: RCSFNBMARIN.COM May 23 2018 05:03:00 C 10530045 Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873 EDI: IRS.COM May 23 2018 05:08:00 Inte 10530047 Internal Revenue Service, Department of the Treasury, Philadelphia, PA 19101-7346 P.O. Box 7346, +E-mail/Text: bkdepartment@rtresolutions.com May 23 2018 01:16:35 Real Time Resolutions, 10530049 Attn: Bankruptcy, Po Box 36655, Dallas, TX 75235-1655 TOTAL: 7 \*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\* nfs Orion J Larson, address unknown TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 24, 2018 Signature: /s/Joseph Speetjens

# CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 21, 2018 at the address(es) listed below: Michael S. Georg on behalf of Debtor Holly K McClure-Larson georg42370@gmail.com, Debtadvisors@IAmTheWolf.com,jg@mydebtadvisors.com,debtadvisors@stratusbk.com
Office of the U. S. Trustee ustpregion11.mi.ecf@usdoj.gov

Rebecca R. Garcia filings@ch13oshkosh.com

TOTAL: 3

Information to	identify the case:		
Debtor 1	Holly K McClure-Larson	Social Security number or ITIN xxx-xx-9825	
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	EIN Social Security number or ITIN EIN	
	First Name Middle Name Last Name		
United States Bankruptcy Court		Date case filed for chapter 13 5/21/18	
Case number: 1	8–25031–svk		

# Official Form 309I

# **Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Holly K McClure-Larson	Orion J Larson (Non-Filing Spouse) xxx-xx-9244
2.	All other names used in the last 8 years		
3.	Address	3632 E Underwood ave Cudahy, WI 53110	
4.	<b>Debtor's attorney</b> Name and address	Michael S. Georg Debt Advisors, S.C. 2600 N. Mayfair Road #700 Milwaukee, WI 53226	Contact phone 414–755–2400
			Email: <u>georg42370@gmail.com</u>
5.	Bankruptcy trustee Name and address	Rebecca R. Garcia Chapter 13 Trustee PO Box 3170 Oshkosh, WI 54903–3170	Contact phone 920–231–2150
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	Room 126, U.S. Courthouse 517 East Wisconsin Avenue Milwaukee, WI 53202–4581	Office Hours: Monday through Friday, 8:30 A.M. until 4:30 P.M., except legal holidays.
			Contact phone (414) 297–3291 Date: 5/22/18

For more information, see page 2

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Debtor Holly K McClure-Larson Case number 18-25031-svk

#### 7. Meeting of creditors Debtors must attend the meeting to June 26, 2018 at 03:30 PM Location: be questioned under oath. In a joint U.S. Courthouse, Room 428A, 517 East case, both spouses must attend. Wisconsin Avenue, Milwaukee, WI 53202 The meeting may be continued or adjourned to a Creditors may attend, but are not later date. If so, the date will be on the court required to do so. docket. \*\*\* Valid photo identification required \*\*\* 8. Deadlines Filing deadline: 8/27/18 Deadline to file a complaint to challenge The bankruptcy clerk's office must dischargeability of certain debts: receive these documents and any required filing fee by the following You must file: deadlines. a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Filing deadline: 7/30/18 Deadline for all creditors to file a proof of claim (except governmental units): See Fed. R. Bankr. P. 3002(c)(1) Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. **Deadline to object to exemptions:**The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you 30 days after the conclusion of the Filing deadline: meeting of creditors The debtor will be filing a plan. A copy of the plan will be sent separately. If a party files a written objection to 9. Filing and objecting confirmation of the proposed plan no later than 28 days after the completion of the Meeting of Creditors, the to a plan Court will schedule a hearing. If no party files a written objection to the plan, the Court may confirm the plan without a hearing. The only person who will be notified of the hearing date will be the trustee, counsel for the debtor (or the debtor if the debtor is not represented by counsel), the Office of the United States Trustee, the objecting party, and all other persons who specifically request in writing to receive notice electronically If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have 10. Creditors with a foreign address uestions about your rights in this cas Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts 11. Filing a chapter 13 according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the bankruptcy case plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as 12. Exempt property exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline. Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan 13. Discharge of debts are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you

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must file a motion